Comparison Between WIC Cash Value Benefit (CVB) and Farmers' Market Nutrition Program (FMNP) Checks

	СVВ	FMNP
	Cash Value Benefit	Farmers' Market Nutrition Program Checks
When Issued?	Monthly	Once every year during the market season
What are the dollar values of the CVB's and checks?	\$8 \$11 \$16.50	\$5 (4 checks totaling \$20)
Can the participant pay cash if the purchase price exceeds the value of the CVB or FMNP check?	Yes	Yes
Can the participant receive change if the purchase price is less than the value of the CVB or FMNP check?	No	No
Is the participant's name on the eWIC Card or FMNP check?	No	No
Customer Usage	Participant must have CVB benefits in their benefit balance Farmer must slide eWIC card on Point of Sale	Participant may use check anytime between June 1 and November 30 Price is pre-filled
	equipment (POS) Participant must enter PIN	Participant must sign checks (folder is no longer required)
Product Types	Fruits and Vegetables from any source	Grown in Maryland or contiguous counties of bordering states
	No herbs	Herbs allowed
Deposit Procedure	No deposits	Farmers must stamp all FMNP checks with their FMNP stamp
	Payment is automatically deposited to bank account	Farmers can deposit checks anytime between June 1 and December 7
	Payment is usually received within 2 days	Farmer is responsible for returned check fees if returned by the bank
Agreement with the State	Each individual farmer must have a signed written agreement with the MD WIC Program & MD Dept. of Agriculture (a 3 year joint agreement) and update selling locations annually. Farmer must also have a signed agreement with Solutran for POS equipment.	Each individual farmer must have a signed written agreement with the MD Dept. of Agriculture and the MD WIC Program (a 3 year joint agreement) and update selling locations annually.
Training	Each farmer must attend training on regulations and procedures of CVBs in first year of program participation, and review and sign-off on annual updates thereafter	Each farmer must attend training on regulations and procedures of FMNP in first year of program participation, and review and sign-off on annual updates thereafter
Questions	Contact the WIC Vendor Unit at 410-767-5722	Contact the Dept of Agriculture at 410-841-5775